

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-28. (Previously Cancelled)

29. (Previously Presented) A system comprising:

a first network station associated with a biller that is configured to (i) transmit, to a second network station associated with a user, billing information representing a first amount of an available bill of the biller for the user, (ii) receive a disputation of the first amount of the available bill, and (iii) transmit, to the second network station in response to the received disputation, a revised amount of the available bill and a selectable payment indicator;

wherein selection of the selectable payment indicator by the user is configured to establish a communications link between the second network station and a third network station associated with a payment entity, for transmitting a request from the second network station to the third network station to pay the revised amount of the available bill to the biller on behalf of the user.

30. (Previously Presented) A system according to claim 29, wherein:
the first network station is further configured to transmit bill availability information identifying an available bill for the user;
receive a request for the available bill from the user; and
transmit the billing information in response to the received request.
31. (Previously Presented) A system according to claim 29, wherein:
the first network station is further configured to transmit bill availability information identifying an available bill for the user to the third network station.
32. (Previously Presented) A system according to claim 29, further comprising:
a database configured to store the billing information and the first amount of the available bill.
33. (Previously Presented) A system according to claim 32, wherein the database is further configured to store the revised amount.
34. (Previously Presented) A system according to claim 29, wherein:
the revised amount of the available bill replaces the first amount of the available bill.

35. (Previously Presented) A system according to claim 29, wherein:

the first network station is further configured to receive a payment from the third network station for the revised amount.

36. (Previously Presented) A system according to claim 35, wherein:

the first network station is further configured to transmit a notification to the third network station that the payment has been received.

37. (Currently Amended) A method comprising:

transmitting a determined first amount of an available bill from a first network location to a second network location;

receiving a disputation of the first amount of the available bill at the first network location;

determining a revised amount of the available bill at the first network location in response to the received disputation; and

transmitting the revised amount of the available bill and a selectable payment indicator to the second network location, wherein selection of the selectable payment indicator is configured to establish a communications link with a third network location, in order to transmit a request from the second network ~~station~~ location to the third network ~~station~~ location to pay the revised amount of the available bill.

38. (Previously Presented) A method according to claim 37, wherein the first network location is associated with a billing entity.

39. (Previously Presented) A method according to claim 37, wherein the second network location is associated with a customer of a billing entity.

40. (Previously Presented) A method according to claim 37, wherein the third network location is associated with a payment service provider.

41. (Previously Presented) A method according to claim 37, further comprising the steps of:

transmitting bill availability information identifying the available bill from the first network location; and

receiving a request for the available bill;

42. (Previously Presented) A method according to claim 41, further comprising the steps of:

transmitting the available bill from the first network location to the second network location.

43. (Previously Presented) A method according to claim 42, wherein the transmitted available bill includes the determined revised amount.

44. (Previously Presented) A method according to claim 37, further comprising the steps of:

storing, in a database, bill availability information identifying the available bill.

45. (Previously Presented) A method according to claim 44, further comprising the step of:

storing the revised amount in the database.

46. (Previously Presented) A method according to claim 37, further comprising: receiving a payment from the third network location for the revised amount.

47. (Previously Presented) A method according to claim 46, further comprising: transmitting a notification to the third network location that the payment has been received.

48. (Currently Amended) A system comprising:
at least one network interface configured to transmit and receive communications via a network; and

a processor configured (i) to direct the at least one network interface to transmit a network communication of a first amount of one of a plurality of available bills identified in bill availability information for a first of a plurality of different users from the biller to the first user, (ii) to receive, through the at least one network interface, a disputation of the first amount of the available bill, and (iii) to direct the at least one network interface to transmit, to the first user in response to the received disputation, a revised amount of the available bill and a selectable payment indicator, wherein selection of the selectable payment indicator by the user is configured to establish a communications link between the user and a payment entity, in order to transmit a request from the first user to the payment entity to pay the revised amount of the available bill to the biller on behalf of the user.

49. (Previously Presented) A system according to claim 48, further comprising:
a database configured to store the bill availability information.

50. (Currently Amended) A system according to claim 49, wherein:
the processor is further configured (i) to direct the at least one network interface to transmit an indication of the stored bill availability information identifying the one available bill for the first user, and (ii) to receive through the at least one network interface a request for the one available bill from the user.

51. (Cancelled) A method comprising:

transmitting a determined first amount of an available bill from a biller to a user;
determining a revised amount of the available bill; and
transmitting the revised amount of the available bill and a selectable payment indicator to the user, wherein selection of the selectable payment indicator is configured to establish a communications link with a payment entity, in order to transmit a request from the user to the payment entity to pay the revised amount of the available bill.

52. (Previously Presented) A system comprising:

means for transmitting a determined first amount of an available bill from a biller to a user;

means for receiving a disputation of the first amount of the available bill at the biller;

means for determining a revised amount of the available bill in response to the received disputation; and

means for transmitting the revised amount of the available bill and a selectable payment indicator to the user, wherein selection of the selectable payment indicator is configured to establish a communications link with a payment entity, in order to transmit a request from the user to the payment entity to pay the revised amount of the available bill.